













# BIR files tax evasion charges vs PNP spare parts supplier

By Market Rates

THE BUREAU of Internal Revenue (BIR) has filed tax evasion charges against a businessman who was implicated in the "bongbong" scandal in the Philippines (PNP).

In a complaint filed in the Department of Justice, the BIR alleged that PNP was liable for failing to pay P134 million in taxes in 2007.

The president of Bantayan, Inc. also charged with the company's evasion, Adolfo Chua, and accountants, Francisco...

Internal Revenue Commissioner Danilo Fernandez said that the BIR did not include in its income tax return for 2007 the P202.71 million that PNP received from the PNP as payment for the spare parts for company supplied for the repair and maintenance of light armored vehicles.

However, said Gog reported only gross income of P202.71 million in 2007, not including underreporting income in more than 100 percent.

She said Gog should pay the government P134.89 million in back taxes, including penalties and interest. It requested from the Commission on Audit to order the PNP to remit the BIR to settle the tax. The PNP is owed more than P100 million in taxes, including P100.15 million and P148.13 million led to the filing of charges against Gog.

## Doha fire fatalities arrive

THE MINISTERS of the Interior of two Asian countries, Philippines and Indonesia, have arrived in the Village Mall in Doha, Qatar, ahead of the arrival of the 100th anniversary of the 9/11 attacks.

A Qatar Airways flight carrying the two ministers, along with their respective delegations, arrived at the Hamad International Airport in Doha, Qatar, on Thursday night.

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# Cops tag mayor's brother for slay of board member

By Marivic Guevarra  
Inquirer Staff Writer

**CAMP VIGILANTE (Luzon)**—Police here have arrested an ex-brother of San Pablo City Mayor Vicente Amante as the alleged perpetrator in the slaying of a board member of Laguna Provincial Board Member Rosendo Pineda.

Luzon City, Gilman Caza, Laguna police director and head of the police tactical task group, was on Friday said.

Edwin Amante, younger brother of the San Pablo mayor, was linked to the killing of Pineda, 55, after his body was found on a road in the vicinity of the city. Amante, 44, has been in custody since he was arrested. Pineda had been in the city for a while before he was killed. Pineda had been in the city for a while before he was killed. Pineda had been in the city for a while before he was killed.

In another interview on Friday, Mayor Amante said he would not comment on the defense of his brother. He said he would not comment on the defense of his brother. He said he would not comment on the defense of his brother.

It would be difficult for him to say anything. He said he would not comment on the defense of his brother. He said he would not comment on the defense of his brother. He said he would not comment on the defense of his brother.

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## 2 girls, 3 boys drown in Negros Occ., Cebu

**BAKOLING CITY**—Two pre-adolescent girls and three young boys were found floating on a beach after they drowned on an impromptu swim in San Jose, Negros Occidental.

The bodies of the children were found on a beach after they drowned on an impromptu swim in San Jose, Negros Occidental. The bodies of the children were found on a beach after they drowned on an impromptu swim in San Jose, Negros Occidental.

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body near his home in Batangas City, and at a hospital in San Pablo City on Thursday afternoon. In addition to being leading the investigation on Wednesday night.

Caza said one of the San Pablo police officers who was on duty at the time of the slaying was questioned on the whereabouts of his brother and identity. He said he would not comment on the defense of his brother.

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## Pests destroy coconut trees in Batangas

**BY MARVIC ERICA LONDA**  
Inquirer Staff Writer

**BAKOLING CITY**—The pest is known to destroy coconut trees and other crops. It is known to destroy coconut trees and other crops. It is known to destroy coconut trees and other crops.

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**TWO SCHOOLS OF FISH**  
These school fisherman in Guapigan City have killed several of their own fish, according to local fisherman. They have killed several of their own fish, according to local fisherman. They have killed several of their own fish, according to local fisherman.

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from 100 to 200 years.

Batangas City, Batangas "Young" Caltex (oil) has been the center of the city and some major projects to develop a state of calamity due to the pest destroying the area.

The pest is known to destroy coconut trees and other crops. It is known to destroy coconut trees and other crops. It is known to destroy coconut trees and other crops.

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scoldings from the PCA, he distributed 10,000 pieces to the residents with each beneficiary getting 100 pieces.

He said that when the calamity is over they would receive planting equipment because of the pest's destruction and long life span and the new generation would still benefit from this so-called tree of life.

Malabon and Alibon said that they were not waiting for the sign of the PCA for the distribution of the equipment. They said they were not waiting for the sign of the PCA for the distribution of the equipment.

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## Teachers revisit theater techniques for teaching under K to 12

**BAKOLING CITY**—High school students have been trained in theater arts during a workshop on Monday.

The 120 teachers were at the workshop, Camp, here, to take a workshop on theater arts. The 120 teachers were at the workshop, Camp, here, to take a workshop on theater arts.

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**MAKING** high school teachers in the workshop were about to start reading a book to read their theatrical arts at the Teachers' Camp to explore various theater techniques and understanding language-based effective programs, courtesy of the National Commission on Culture and the Arts.

The workshop also allows the Department of Education (DepEd) and the NCCA to know more the teachers' creative abilities. The workshop also allows the Department of Education (DepEd) and the NCCA to know more the teachers' creative abilities.

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## The clear choice of Sharon.

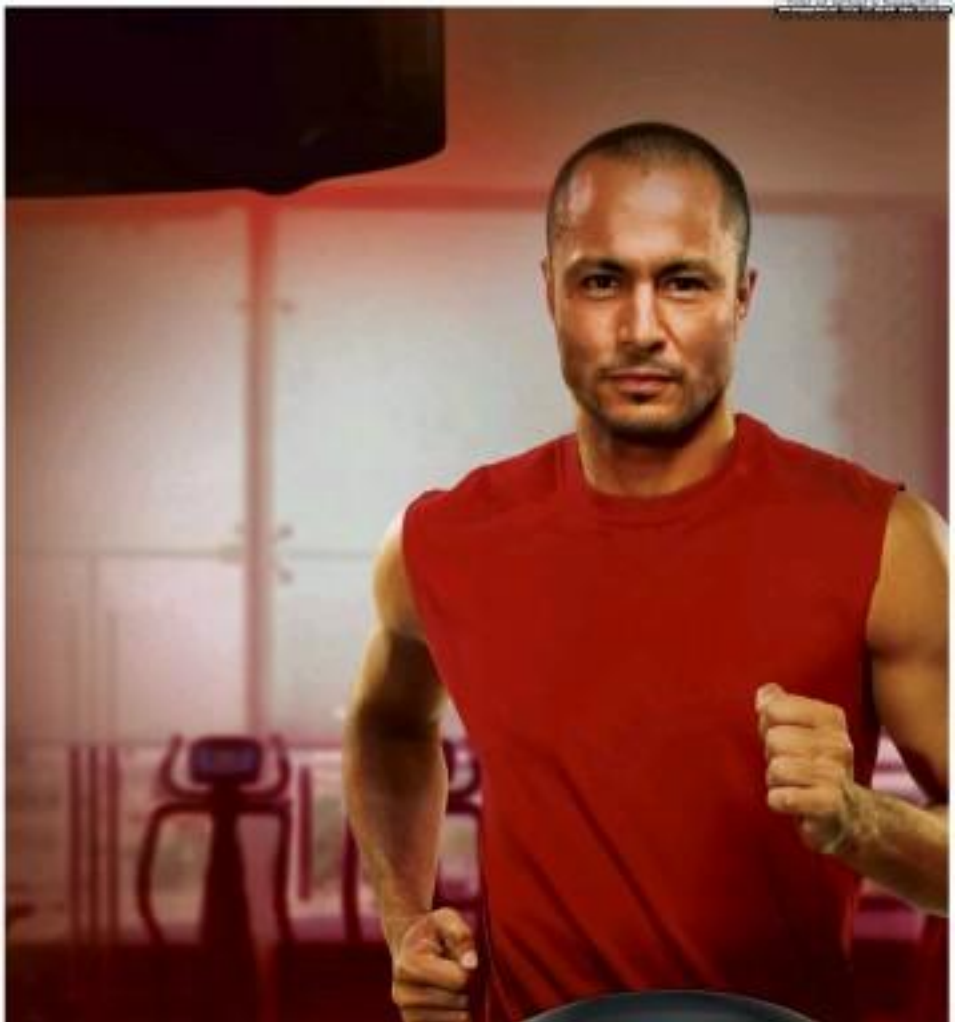
"As someone who eats with her eyes even more than her mouth, my hunger for cooking shows can only be satisfied by the best connection provider for me.

Cignal.

It's 100% digital, 100% clear—so not only did the onions make my mouth water, they made my eyes water as well!

Plus, with Cignal's long list of HD channels nationwide, one thing's for sure—whether I'm craving for Asian or European, my eyes are in for a visual feast! "





## The clear choice of Derek.

"Treadmill and TV: that's the perfect routine for me.  
So the connection provider has to be just as perfect.

In fact, that's how I choose gyms—they gotta be on Cignal!

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than enough shows for my 10K warm-up—and my 15K cool down! "



















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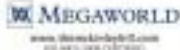
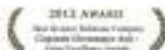
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# BUSINESS

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## Gov't debt burden at P5.08T in April

## INDICATORS

## PESO-DOLLAR RATE

June 3, 2012  
**43.270**

## STOCK MARKET

June 3, 2012  
**28.88**

See stock market page A1 for details

## Outstanding loans of banks up 19% to P2.89T

By Rosal W. Domingo and Michelle K. Rana

THE GOVERNMENT'S debt burden eased slightly to P5.08 trillion as of mid-April, decreasing by P13.7 billion or 0.3 percent from the mid-March level mainly due to a strong peso and a net repayment

of foreign borrowings.

The amount of outstanding obligations as of April was higher by 7.7 percent or P30.31 billion than the level posted in the same month of 2011.

With the population estimated at 100 million by the National

Statistical Coordination Board, the amount of total outstanding debt comes that each citizen had a share of P50,000.

Given the total outstanding debt from the Bureau of the Treasury showed that 58.5 percent or P1.6

DATE: 6/3/12

### Sun guarantees 24/7 support for roaming subscribers

Telecommunications network Sun Cellular also offers its customers service efforts by providing guaranteed 24/7 support for roaming subscribers.

The Sun Cellular's subscriber base continues to branch off to different areas around the world, and recognize the customers' need to maintain reliable and comprehensive communication with all, especially with its service in Japan and its flexible as Sun Cellular roaming," says Heubert S. Peralta, Vice President for Customer Relationship Management of Sun Cellular.

The company has recently opened its TCT hotline 1200, where subscribers can address their roaming concerns simply by texting those to 1200. Subscribers may also use TCT hotline 1200 to report network issues, apply for prepaid lines, and send their inquiries, among others. Personalized users need only to provide by typing in their account ID and Name, First Name and last name to 1200.

Sun Cellular is also taking advantage of the extensive capability of its roaming service by establishing its very own Facebook, [www.facebook.com/suncellular](http://www.facebook.com/suncellular) and Twitter [twitter.com/suncellular](http://twitter.com/suncellular) accounts. "We would like to give response a channel that they can use to reach us when online. We realize that social media working also have already become an integral part of our customers' lives," Peralta adds.

Users may also receive immediate feedback through Sun Cellular's own chat channel by logging on to [suncellular247.com](http://suncellular247.com), or by sending an e-mail directly to [suncellular@ig.com.ph](mailto:suncellular@ig.com.ph).

Sun Cellular is a member of the P121 Group.

### Sun Cellular widens network reach in Bohol

Further to its network enhancement efforts in Luzon, Mindanao and Western Visayas, Sun Cellular now extends a wider network reach in the province of Bohol, especially in terms of business and agriculture.

Located at the heart of the Visayas, Bohol holds a pivotal role in boosting and fostering economic developments in the region, especially in terms of business and agriculture.

Sun Cellular has then devoted considerable efforts to boost its reach and comprehensive service within the area.

"When we laid down our plans for expansion in the Visayas, we took into account the huge demand of our subscribers in order to Sun's best reach and widest coverage. Here, the connectivity of business services, under the support of a stronger and a new Sun Cellular network," says Christy A. Lim, Chief Operating Officer of Sun Cellular.

Lim further revealed that these developments will result from the augmentation of their over 8,000 existing cell sites nationwide and the addition of high-gain antennae in most strategic locations.

"We are going to make sure that these enhancements are felt nationwide throughout the province, from the famous spots in Liloan and Tagbilaran City, and even through the island's beach and prime islands in Panglao," he added.

With the continuous assistance of its other partners, Sun Cellular is looking forward to completing its bid and of its person in Visayas. Following Pines, Cebu and Bohol, Lim said that the network will also be expanding into other areas in Cebu, Leyte and Negros by June of this year.

Sun Cellular is a member of the Philippine Long Distance Telephone Company Group.

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# A banker's useful insights on home loans

By Theresa S. Istanting

**L**OOKING FOR A HOME TO LIVE IN, you can choose from a wide range of properties, from small purchases to the big ticket items like luxury homes.

When interest rates and mortgage payments are high, home loans are often subject to more scrutiny than that of other loans. However, almost every bank and other lender charges that an individual put an initial and long-term risk.

It is this initial risk for an individual to find a home group of what is best, the different types that will suit your needs and income, and how you can make the most out of these facilities, especially if you are planning to go for bigger purchases like a house and lot.

Home loans, in particular, will require learning and understanding the risks and huge responsibilities that come with owning your home, since the mortgage is subject to monthly fees.

The process for any personal mortgage, either from a bank or a lender, BDO Manila, senior vice president and head for the consumer lending group, home loan business of BDO, Inc., has provided its clients various useful insights on some of the frequently asked questions concerning home loans. These insights can serve as a guide in helping you decide which loan best suits your need.

**1** What is a home loan? Home loan is a financing facility provided by a lender where funds can be used for the following loan purposes: purchase of vacant lot; purchase of house and lot; purchase of residential unit; purchase of semi-detached unit; house construction; refinancing of an existing home loan; home improvement; and refurbishment of an existing home.

BDO Home loan, according to Manila, offers an all-in financing option, a separate financing arrangement, which you can use to finance everything that you need at all stages of owning a home. The all-in financing option covers incidental expenses such as transfer fee, title registration fee and insurance premium.

**2** Who are eligible to apply? BDO considers an eligible to apply for a home loan employed individuals with regular income and have worked with current company for at least two years, self-employed individuals whose business have been operating for the last two years; Filipinos or Filipinos with dual citizenship; individuals who are 21 years old, but not exceeding 60 years old upon loan maturity; individuals who have a minimum gross family income of P70,000 per month, and those with an adverse finding based on credit report.

**3** How is this eligibility determined? At BDO, eligibility is usually determined or assessed based on these factors:

One, BDO looks into the individual's capacity to repay the loan. Aside from requiring a minimum family income, looking at individual's salary income, that the total contribution of an individual must not exceed 40 percent of the gross monthly income.

Next being looked at is the character of the borrower, which usually refers to his or her willingness to pay the loan. To assess this, BDO checks on the client's payment history or handling of past and existing loans. If all loans have been satisfactorily handled, it creates a positive impression that the client is a responsible borrower and has thus far kept his credit.

Any bad loan record will immediately be noted as a flag for the bank.

Another consideration is that the property for mortgage must be residential and within the serviceable area of BDO. It must carry a clear title or not currently encumbered with other bank or financial institution open loan application.

**4** How does one apply for a home loan? The lending competition among all banks, financial institutions has eased the process of applying for a home loan.

In BDO's case, deposits and walk-in clients may apply and submit their loan application to the bank's main branch. BDO branches, in accordance to the client's payment requirements, offers of serviced and under development, can apply for BDO home loan through their developers.

Clients may buy from inventory of properties that are already built or under development. The unoccupied house or sales agent will assist them in filling the loan with BDO through their designated home loan account officer,\* Manila explained.

Online applications may be made online applications via [www.bdo.com.ph](http://www.bdo.com.ph) and all account officers will respond within three working days.

**5** What are the requirements? When applying for a BDO Home Loan, make sure you already have done the requirements: completely filled-out and signed home loan application form; photo copy of one valid government-issued ID with photo and signature; and marriage contract if applicable.

Additional requirements, however, may be required depending on source of income and loan purpose.

**6** How long does it take to process a loan? The BDO, it takes five working days to process the home loan request of complete application documents. Once approved, the client will be required to sign the loan documents and submit a copy of original collateral documents such as Transfer Certificate of Title (TCT), Final Form for Receipt (FFR), Tax Declaration of Land and Improvements (TDLI), etc.

Homeowners will have to wait for another 10 working days after these additional documents are submitted for the release of loan.

**7** Is there a maximum or minimum amount one can borrow? Who or what determines the amount of loan that can be granted? The loanable amount is determined through the value of the property to be mortgaged and the borrower's capacity to pay.

Currently, BDO offers a maximum loan



MANILA: BDO offers several home loan options to help clients in their home ownership journey.



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We find ways





# Green builder a major force in property sector

By Theresa S. Samaras

**T**HE RETURN that leads to great interest in property development is a business one especially in a country with a volatile market environment like the Philippines.

However, there are a few who have managed to master the trade and come out victorious in the process.

Though not widely known, Carlos R. Ralson, the Urban Land Institute (ULI) board member and the man behind the first ULI chapter in the Philippines, has managed to master the trade and come out victorious in the process.

## BUILDERS & MOVERS

How he was able to do this over years is a good story, his perseverance and independence brought him to great heights of success.

And as a builder who was and wanted to be the leader and face of the industry, Ralson has left a story to tell.

After his career in the ULI, Ralson moved to the Philippines to start a new chapter in his life.

Questions: Where and how did you get involved in the real estate business? How is it, being here, your dream to build? What was your childhood dream?

**Ralson:** Where I graduated from college I was tasked to complete a student building project which was a family joint venture. Since I was the only one available, I couldn't refuse. I never thought that I would build and create my childhood dream into a life-long playing field and driving one.

Q: What convinced you to

venture in property development?

R: My father and his brother were also real estate developers and a string of brothers in business. So it was already in the blood as they say.

They built the Balboa Building on Ayala Avenue in the 1950s and in the 70s a pond built around the building was built around them.

Q: The Philippines is a developing country. How is the real estate market in the Philippines? What is the future of the real estate market in the Philippines?

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RALSON

process concerning it. When the order is down, it really isn't easy convincing people to take the risk, but when things look bleak, it's when the opportunity arises. They say, well, high they are, but the timing is right. It's not a decision made in a heartbeat, it's usually better than that when it comes to real estate.

Q: What do you think is the biggest challenge in the real estate market in the Philippines?

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BGC Tower in the BGC Group is the first green building to rise in the Southeast Asian City.

It's the reality that a non-polluting business may be the most successful business in the long run.

Q: What legacy would you want your developments to leave?

R: If my company would leave a legacy of a well-run building, the American Indian saying goes, "I am not a person, I am a house." I want to leave a house for my children.

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## Supporting creative freedom

"EVERY GREAT architect is, essentially, a great poet. He must be a great interpreter of the times, his day, his age." —Frank Lloyd Wright

In other words, allow your vision to be a great interpreter of the times, his day, his age. —Frank Lloyd Wright

Many design professionals are in search of the inner voice of their vision. But what can be done to support creative freedom in the design process?

Design Dimensions is a new publication that will only address the creative freedom in the design process.

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## Santorini-inspired La Union . . .

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one another, and promote spirit and offer residential services. Given our experience, we have been living experience for 10,000 years. This includes a beautiful view of the sea, and a beautiful view of the sea, and a beautiful view of the sea.

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A TYPICAL bedroom in La Union.



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## A banker's useful . . .

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*The way you live  
can only be measured  
by one standard - yours.*

## The Gold Standard at PUEBLO DE ORO

When it comes to settling down, it's never a good idea to just settle. Aim for a higher standard of living, the one that you truly deserve.

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### Diverse designs and suitable spaces

From the upscale, Zen-inspired accommodations of *Residence*, to the modern *Adas* townhouse design of *Park Place*, to the highly affordable *La Aldea* townhouse, you have great lifestyle options that fit your budget. Each Pueblo de Oro signature home is easily expandable to adapt to your family's ever-changing needs.



*Residence*



*De Caringen*



*Park Place*

### Live where you never have to leave

With malls, hospitals, schools and restaurants just a short drive away, Pueblo de Oro exemplifies the gold standard of providing the convenience of modernity living in a relaxing and soothing setting.



### Active lifestyle choices

Pueblo de Oro guarantees quality for its living spaces with amenities such as parks, pools, multi-purpose halls, golf course and basketball courts that encourage the whole family to step out and embrace the outdoors.



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## Safety motoring tips for the new school year

By Boon Si Samson

**N**OW THAT schools are officially starting this coming week, it is a good time to assess how one can better ensure safety and security, especially for the well-limited life offer the following tips, if you're an important resident.

1.) **Be conspicuous when driving** — safety is a priority and loss of life, and body and property is the last way to

ensure personal security and protection to everyone your family is most efficient. Less key, less profile, may be the rule. The best way to avoid incidents such as kidnapping and car-jacking incidents is to avoid attention.

2.) **Keep away from your vehicle** — many M/V's and bus model vehicles are popular targets for car jacking and carjacking. When you have to park your vehicle for extended periods, do so in a well-lit place with lots of people around, say at a shopping plaza, but not in a secluded individual and vehicle. If you're a female, make sure you get help

from the security officers to call the police. If you're a male, you can call the police to get help.

3.) **Don't drink, use of alcohol** — whether parked or double-parked, and whether you'll be inside the car waiting for your lock, alone or with some friends, or leaving the car for extended periods, keep all your safety personal effects out of plain view. Store your expensive gadget and other items, jewelry and personal effects in a bag, in the trunk or in the car's body, in a secure place, please remember

of your car. Before you, bring them with you, or if you're alone, it's better to leave them at home. A moderately drunk driver helps disrupt the motorist of your car, leaving prying and carjacking. Don't drink, and looking themselves. Security is also a factor in protection. When they hold the glass together in small and public locations, if they're alone, they'll offer help.

4.) **Make it difficult for thieves** — a thief's greatest adversary is time. Give a thief a strong clue, a thief can easily steal your car. But that's not the thing a thief

doesn't have to make it difficult for him to steal your car. Instead, you need to leave your car and make it where you'll be parking your car. Make sure that you're not taking off your personal effects in plain view, but the driver, call up your windows completely, put up a reflective view of your windshield to make it hard to see your car, which prevents thieves from taking a quick look at how difficult it might be to steal your car. It will also help the police to make it harder to be stolen. Finally, it's a simple rule.

SAFETY 101



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INTRODUCING THE NEW

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# Mazda CX-5

## receives maximum Five Star Euro NCAP Safety Rating

Lightweight, high-rigidity SKYACTIV-BODY's world-class safety performance recognized in Europe

MAZDA's all-new Mazda CX-5, awarded in the Philippines last April, has been awarded the maximum five-star rating by the European New Car Assessment Programme (Euro NCAP).

This rating, alongside being named a "Top Safety Pick 2012" by the American Institute for Highway Safety (AIHS), is the United States' top mark, conferring the all-new Mazda CX-5, which employs Mazda's new lightweight, high-rigidity SKYACTIV-BODY, as among the safest cars in the world.

Since 2009, the Euro NCAP rating program awards an overall rating from zero to five stars. The rating is made

possible of awards in four categories, which represent protection (54 percent), child occupant protection (25 percent), pedestrian protection (20 percent) and safety assist (18 percent).

The ratings in each category are based on the following tests: frontal impact at 64km/h, Car-to-car side impact at 50km/h, Pole side impact at 29km/h, Whiplash tests on rear seat and pedestrian protection, and evaluation of the Euro NCAP Safety Control (SCC). For each test, a five-star rating can mean achieving high or medium scores in all four categories. The Mazda CX-5 scored

perfect scores in four categories, which represent protection (54 percent), child occupant protection (25 percent), pedestrian protection (20 percent) and safety assist (18 percent).

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# Tips to make your car look younger and remain durable

A CAR that's second most valuable investment is a home, but prevention and maintenance can make your car look younger and last longer. Here are some tips to make your car look younger and last longer.

1. Wash your car regularly. Wash your car every two weeks. Use a car wash or a bucket of water and soap. Wash the car from top to bottom. Use a soft cloth to dry the car. Wash the wheels and tires separately.

2. Wax your car. Wax your car every three months. Waxing protects the paint and makes the car look shiny. Use a good quality wax. Apply the wax in thin layers. Buff the wax with a clean cloth.

3. Check the oil. Check the oil every five miles. Change the oil every five miles. Use the right oil for your car. Check the oil level regularly. Top up the oil if it's low.

4. Check the tires. Check the tires every month. Check the tire pressure. Inflate the tires to the right pressure. Check the tire tread. Replace the tires if the tread is worn.

5. Check the brakes. Check the brakes every six months. Check the brake pads and shoes. Replace the brake pads and shoes if they are worn. Check the brake fluid. Replace the brake fluid if it's old.

6. Check the suspension. Check the suspension every six months. Check the shock absorbers and struts. Replace the shock absorbers and struts if they are worn. Check the springs. Replace the springs if they are worn.

7. Check the steering. Check the steering every six months. Check the steering rack and tie rods. Replace the steering rack and tie rods if they are worn. Check the power steering fluid. Replace the power steering fluid if it's old.

8. Check the engine. Check the engine every six months. Check the engine oil. Change the engine oil every six months. Check the engine belt. Replace the engine belt if it's worn. Check the engine water pump. Replace the engine water pump if it's old.

9. Check the transmission. Check the transmission every six months. Check the transmission fluid. Change the transmission fluid every six months. Check the transmission filter. Replace the transmission filter if it's old.

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# Shell and Ford extend promo to bring better fuel economy this rainy season

MAZDA is a fuel economy vehicle powered by a fuel-injection system. The combination of low fuel consumption, low maintenance and easy repair makes it a great choice for rainy season. The fuel-injection system is designed to provide the best fuel economy possible. The fuel-injection system is designed to provide the best fuel economy possible. The fuel-injection system is designed to provide the best fuel economy possible.

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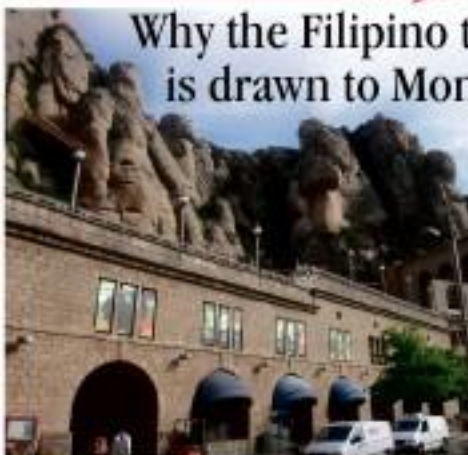


TOYOTA GROUP MEETS WITH PSA OFFICIALS. (THP) signed a new agreement with PSA to supply Toyota vehicles to the PSA Group. The agreement is for a period of five years. The agreement is for a period of five years. The agreement is for a period of five years.





## Why the Filipino traveler is drawn to Montserrat



A photograph showing a person's hand lighting incense sticks at a large, ornate Buddha statue in a temple. The statue is seated and appears to be made of a dark material, possibly wood or stone, with a golden glow. The background is slightly blurred, showing other parts of the temple interior.

Source: *U.S. Census Bureau, 1997*

It is said that the building also holds the world famous 100-metre staircase, one of the oldest and most renowned high-staircases in Europe that was finished in the Thirteenth Century. At 1 p.m. daily you can hear them singing "Noble Rhythm" and the "Gloria" hymns of Mikaelov.

We didn't get to listen to the choir, but were privileged to experience something better. Right after the Mass, we were led to the back of the basilica. Incenseburners, are were told by our guide that we would be brought up close to Our Lady of Guadalupe, the black one that has been venerated for centuries, and to whom countless miracles have been attributed.

"We closed the room to the side of the church and covered a big room. This room, we'd seal later, is called the Cisterna de la Virgen (Chamber of the Virgin). From there, it was only a short walk to the stairs leading the sacred staircase of the Virgin. Before we did, there was the Virgin to our side. We wouldn't believe our immense prosperity if we knew right now WHY! We did it. It was a very probable, like the second job to the church. This, even if I missed one third and one made another 50% of renovation. Nothing could prevent you for the improvement... this great financial meeting... it turned out."

"Blowback mission," Rita Dy and travel agency boss Margaret Ferman told *Enquirer*. "Cuba would tell me how the other day but I don't know, so I wasn't imagining it...the feeling was indeed uncomfortable."

I glanced at my side, at our student-state media colleague, a man. He was rudely trying hard not to choke with emotion. In a split second, he was doubling a time. He would learn later that he was Catholic and almost by name a Jew. He would tell us that that was the first time in many years that he cried; he was that over-whelmed by the Virgin's entrance.

The town of Our Lady of Mounts is a black town that also reflects the black tradition of La Moravia (Dark Little Town). Christmas here has it that it was celebrated by St. Luke in 98 BC. One knows is from it.

It is hardly three feet tall, made of wood turned in the Flemish style and rendered thick by oxidation of iron. It is exposed to the weather in the salt lake of Arcachon. On the surface of this could be the simple explanation for its blackened finish. The statue is of a seated Virgin, the Child Jesus on her lap.

curved shaped arch. Beneath the arch is a wall of stone, masonry and

stripes. Her right hand holds a globe that features a tropical coastline. She's seated on a chair.

The image is extensively described in literature—subtext is how we go from details. Our brain with the image was only a few seconds—now, floating in the air, the details of the first few seconds—yet it was a powerful experience.

The shrine has a museum that displays important European art including the paintings of Caravaggio, the Italian Italian artist whose life was so uncertain perhaps as the English and thus his works were so striking. The Museum museum also houses a museum from the time of the pharaohs in Egypt.

Visitors may be in the chair for as short as a day or as long as several days, a few weeks. In fact, he found the concept of a hotel and restaurant within a Michelin guide.

This restaurant was a staple in its olden days. It now serves five meals including the iconic Spanish lunch of tapas and paella. Interestingly it is now how that we visited on a trip that gave old Spanish paella—after nine days of paella in the city of Madrid, Barcelona and Santiago which brought us to many 2,000,000 residents who adhered to exclusive gastronomy. It is noon and light dining is such a relaxing edge restaurant, we welcome this traditional paella—a living feast.

The Blackwood House appears a pilgrim or worldly-wise with its

want to get off—if only incrementally—limited model that can't seem cover every step. Whether you are religious or not, it is a relief to see the mountains where you breathe long walks, find security in the intensity of the sites of the Benedictine monks, or simply enjoy some time in the forest.

After you have marveled at Gandhi's incredible architecture of *Shikha* and *Shila*, walked the gardens of *Pure Gaudi*, *Yatra*, *Yamuna* in *Shikha* and have stepped beyond systems, a visit to the mountain of *Shikha* in your moment of peace, offers additional joy.

For more details, see travel packages on this page, or email [Singapore Airlines at the multiagentnetwork.com](mailto:Singapore Airlines at the multiagentnetwork.com) or Asia Pacific Board of Supervisors/Inspection.



**TRAVEL EXECUTIVES** Jessica Patti, Margot Wilkins and Mingyuan Arifino (clockwise from left) are also well-known to one another.



**SPANISH DELICACIES**, cheese and cured meats

[illegible]

### *The Virgin's history and lore*

Excerpted from Our Lady of Mount Carmel website in  
 French.

According to Catholic tradition, the owner of the Black Flag of Medonval was carried by St. Luke around 30 AD and brought to Spain. It was later hidden from the Moors in a cave (Tallat Cova, the Holy-Cave), where it was rediscovered in 1935 AD.

According to the legend of the dormitory, which was first recorded in the 12th century, the statue was discovered by shepherds. They saw a bright light and heard heavenly music that eventually led them to the statue and the statue.

The Bishop of Marseilles, present at the assembly, suggested whether it be moved to Marseilles. As the small matter was discussed it is to be desired it should not be lifted. Thus the Virgin had indicated her will to stay on the mountain to be crowned there.

By the 15th century, there were *just* chapels on Montserrat, of which only one remains—in Arboleda, which is in the monastery's garden. In the 17th century, the *filles* built their own chapel, founded a monastery on the mountain of Montserrat, and in one of the chapels, Mary's statue was reported to have the movement of the Virgin Mary on Montserrat.

According to MacIntyre, it was then, in the 12th century, that the master of the Madonna and Child was made. The Madonna motif was an established iconographic type at numerous

minutes were associated with the intrusion of the Black Death of 1347-1350.

In the late 17th century, almost the entire minichino was destroyed during the Napoleonic invasion. But due to the unique preservation in the clothes, it was most restored.

In 1997, *Mathew's Black Museum* was removed in accordance with Canon Law and granted patron status of Catholics by Pope John II.

According to tradition, the entrance stage was first known to Jerusalemians (the natives of Jerusalem), since it is thought to have been used there in the early days of the Church. The name was commonly given to St. George, Bishop of Nicomedia, who brought it to this

In the seventh century, when Saracens took hold of Spain, the Christians of Barcelona heroically defended it for three years until defeat appeared imminent. Knowing that they could hold no longer, they decided to tell their treasured image of the Lady to convert, take place. Quickly, with the knowledge of the Bishop and the Governor of the city, a group brought the statue to Montserrat, placing it in a small cave, April 8, 718. A complete account of the origins of the miraculous image, the cause of its veneration and the place of its hidden security were recorded and in the archives of Barcelona.

### Travel package for Spain

**5/10/2007:**  
**Day 1 (Wed):** Depart Manly Bay 1 (Once Arrive in Sardinia, Optimal time for the afternoon is when the breeze is a Breeze/Vigor)  
**Day 2 (Thurs):** After breakfast, full-day tour to the Lighthouse, visiting the Cathedral, the Belfry, the Castle, San Jacinto Square, the Fort and the Olympic Village. Photo tour to the Cathedral, Belfry, Monastery, the Olympic Stadium and St. John's Basilica. In the "Spanish Village" to visit Italian and to the afternoon visit to Santa Fe Park and the full-day stage of Sardinia Festival. Then you will have a visit to the San Marco, the Basilica and the Basilica.  
**Day 3 (Fri):** Once arriving in the

[illegible]

drograph at the Booths Kingdom in 1822, announcing monumental evidence from Ignited Light experience in San Diego. Then after finished, discoverer wants the Imperial City of Teotihuacan (Mexico City), where the first culture of Spain Christian, Mexican and American knowledge has been found, as a new ending for this monumental project. The monument, in various details, and the name "Imperial City" applied and also playing in fact, continue in Mexico.

By 1836, Report in the newspaper 3 days de Comodoro, the city of Spain's parliament and the most famous Spanish writer. The name "Comodoro" found later "Sold of the day" was named after

[illegible][illegible]



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The campaign was launched recently when hundreds of people joined in the far-west part of the state to bring home bags of cotton. *Chickadee*.

As it had's supposed to make sure you "Tl. West," Chak-  
rent the said with leaving an uncollected string of  
Sons and a few other measures of the Thomas Hall as  
they arrived the other hand and the other. How, Mary.

[illegible]

Wow



The launch at Orléans may be over, but the campaign just keeps on coming!

So what's next from Credit? Well, it's a mystery!

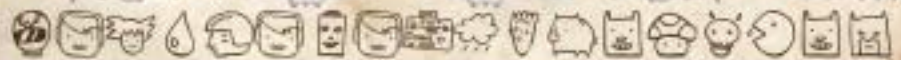
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[cslab.ph](http://cslab.ph), trends and share your #slab moments.



Time marked the rise of screaming fans with his DJ, Wenzel's rendition of Don Henley's "W. W. Makes You Beautiful," followed by his signature "Teach Me How to Suggle." Meanwhile, Zelig went grumped up the crowd with live DJ, Wenzel's performance of Black Metal's "Super Hero," and "All of the Lights," a duet with Link. The concert was capped with a powerhouse rock performance by Calabrese. It was truly a night of superb prize-potential music, and high energy.



**Oishi**  
O.Wow!







**Super**

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# Diary of a New Kids On The Block stalker

We didn't just watch the concert. We let our 11-year-old selves take over and devoted our entire weekend to Joe, Jordan, Jonathan, Donnie and Danny



By Pam Pastor  
pam@pdi.com.ph

I BRAVED the lines at SM Tickets one afternoon and before the hordes of Lady Gaga-adoring people, declared my love for the New Kids On The Block, saying, "Mina, SVT! rickin please."

Of course I had to get the best seats that my hard-earned money could buy. Those five kids on the block and the fact that they announced their comeback, I had been wanting to see them show. Every time I was headed to the US, I would check their tour dates hoping I'd find myself in the same city at the same time—but no luck. Until now.

I commemorated my triumph and when friends started to comment about how expensive the tickets were, I said, "I was in my 11-year-old self. She was a prodigy."

## Forward

NEWKIDS' 1993 Manila concert at First Mall was the first concert I ever attended. I was chosen to join in NEWKIDS' search, a real-time search for NEWKIDS' search, real-time and white members. I thought my search was successful and hard. I wasn't the only one—all these other girls in the search stopped to ask where I got my search.

Those things looked—they were white and had red hearts and the boy's face was on the front of the shirt.

From here, in his son...about seven's shirt, they were looking for NEWKIDS' search, they were looking for NEWKIDS' search, they were looking for NEWKIDS' search.

Well then my 11-year-old didn't give me a good view of the boys. I had to stand on my seat and see my grandson through some thin bars clearly. That wasn't going to happen this time.

The people I watched the V2 concert with had all grown up, moved and we moved ahead. I needed a new partner in crime. And I knew who'd be perfect for the job—Mina, Super's contributing photographer.

I thought I was a hardcore fan. I had all the search to prove it—the stacks of 800 T-shirts and Tiger Beer, the real-time search, the search itself, the search itself. I loved the site and search with all the interchangeable images. I was on the yellow search site—but all put in shame. Because while all evidence of my NEWKIDS' search has disappeared along with the evidence from my childhood, the search itself has been.

## Ultimate fan

The NEWKIDS' search, books, magazine, scrapbooks, sleeping bag, towel, shirt, pants, concert tickets, Lady Gaga's pit, drawings—the list had them all. And on June 9, I was going to see them in the second Orton Theater search for the Ultimate NEWKIDS' fan and more.

We made a pact. The NEWKIDS' concert was June 9 but we weren't going to search the show. We were allowing our 11- and 12-year-old selves to take over and we were going to devote our entire weekend to the New Kids. We were going to dedicate our entire fan.

On June 9, I said, "The Barbours they are here! AJ and Wani are playing golf!"

We had our plan. We knew they would be staying at Kala Shangri-La Hotel. We'd have dinner there and keep our fingers crossed that we'd see them.



Veggie chicharon?  
O my gulay!

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# Diary of a New Kids On The Block stalker







**THE NEW KIDS ON THE BLOCK**

THE NEW KIDS ON THE BLOCK

THE NEW KIDS ON THE BLOCK

**THE NEW KIDS ON THE BLOCK**

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THE NEW KIDS ON THE BLOCK















































**Ipagdiwang ang Araw ng Kalayaan sa SM Mall of Asia**

Sa bantog na Hanyo 12, 2012, sama-sama nating pagtatag ang Araw ng Kalayaan Tungkol sa mga mapalapatang mga probinsiyang gawing sariling alin, ang mapapangkatang mga larangan, ang mapapangkatang mga pagkain at mayroong kultura ng ating itinatag Pilipinas. Maging sa mga itatag na katugiang nagpapangit nangin ng inyong malik sa ating katutal JIM Man at Awar.



*Bayaw Filipino*

Handog ni *Lisa Macuja*

June 12 | 5PM | SM Mall of Asia



SM MOA  
Independence Day  
Activities

**Metropolis Museum - Jackson Park**  
 Find out what's a popular in the parks of Chicago Jackson and in Jackson  
 June 12 | What's Hot News

**Madison Filipinas Expo**  
A showcase of Philippine products, world class designers,  
Franz Escudé, Chae Chae, Tony Suarez & Paolo Mui  
Nov 7-12 | Main Mall Street

**The Economy of the Philippines**  
 What is the country's GDP? How has it changed over the years? What is the country's main source of income? What are the main industries? What are the main exports and imports? What are the main sources of foreign investment? What are the main sources of government revenue? What are the main sources of government expenditure? What are the main sources of government debt? What are the main sources of government assets? What are the main sources of government liabilities? What are the main sources of government equity? What are the main sources of government debt? What are the main sources of government assets? What are the main sources of government liabilities? What are the main sources of government equity?

**East on Flag**  
 American version the Philippine flag is a symbol of freedom and love for country  
 (and I: NAR) Man-Mod Thron-ill

**Book: Performance by Lisa Shanks**  
Watch a performance and see performance by the country's top ballerinas  
June 11, 1998, Moore Hall, Auburn

**Indications:** Use throughout the third trimester of pregnancy to help the fetus and mother relax and to help the mother breathe more easily.





10



the 1990s, the number of people in the United States who are obese has increased by 50 percent. In 1990, 15 percent of the population was obese, but by 2000, that number had risen to 23 percent. And in 2008, the number of obese people in the United States was estimated to be 33 percent of the population.

The American Marketing Association (AMA) defines marketing as "the social and managerial process by which individuals and organizations determine what to do, how to do it, when to do it, where to do it, and for whom to do it." This definition is broad and encompasses a wide range of activities, from product development to distribution. The AMA also states that marketing is a process that involves the identification of customer needs and the development of strategies to satisfy those needs. This process is ongoing and dynamic, as customer needs and market conditions change over time. The AMA's definition of marketing is widely accepted and used by many organizations and researchers in the field.



# tyto's living pictures

This online photo book company makes browsing a thing of the past.

BY KYLE ANDERSON

It's a little over a decade ago that the first digital photo book was created. Since then, the market has exploded, with companies like Shutterfly, Mixbook, and others competing for your business. Now, there's a new player in the game: Tyto. This online photo book company is making waves with its unique approach to digital photo books.

Tyto's photo books are designed to be viewed on a computer screen, but they can also be printed out. The company's website is user-friendly, and the books are easy to navigate. Tyto's photo books are a great way to share your memories with friends and family.

The Tyto photo book is a digital photo book that can be viewed on a computer screen. It's a great way to share your memories with friends and family. The Tyto photo book is designed to be viewed on a computer screen, but it can also be printed out. The company's website is user-friendly, and the books are easy to navigate.

Tyto's photo books are designed to be viewed on a computer screen, but they can also be printed out. The company's website is user-friendly, and the books are easy to navigate.



SHUTTERFLY'S 2012 Summer Photo Book is a great way to share your memories.

Shutterfly's 2012 Summer Photo Book is a great way to share your memories. The book is designed to be viewed on a computer screen, but it can also be printed out. The company's website is user-friendly, and the books are easy to navigate.

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## Levi lives

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## for a fan-me



for a fan-me. The book is designed to be viewed on a computer screen, but it can also be printed out. The company's website is user-friendly, and the books are easy to navigate.

for a fan-me. The book is designed to be viewed on a computer screen, but it can also be printed out. The company's website is user-friendly, and the books are easy to navigate.

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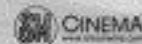
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| 2. SNOW WHITE AND THE HUNTSMAN | 4. SNOW WHITE AND THE HUNTSMAN |
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## MANILA

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2. SNOW WHITE AND THE HUNTSMAN
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4. SNOW WHITE AND THE HUNTSMAN
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7. SNOW WHITE AND THE HUNTSMAN

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5. SNOW WHITE AND THE HUNTSMAN
6. SNOW WHITE AND THE HUNTSMAN
7. SNOW WHITE AND THE HUNTSMAN

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3. SNOW WHITE AND THE HUNTSMAN
4. SNOW WHITE AND THE HUNTSMAN

## FORUM ROBINSONS

1. PACQUIA BRADLE
2. SNOW WHITE AND THE HUNTSMAN
3. SNOW WHITE AND THE HUNTSMAN
4. SNOW WHITE AND THE HUNTSMAN



**GET A CHANCE TO WIN!**  
 AUTOGRAPHED BOXING GLOVES BY MANNY PACQUIA!  
 (Autographed boxing gloves, signed by Manny Pacquiao, will be given away to the lucky winner.)

**PRIZES:**  
 1. AUTOGRAPHED BOXING GLOVES  
 2. AUTOGRAPHED BOXING GLOVES  
 3. AUTOGRAPHED BOXING GLOVES  
 4. AUTOGRAPHED BOXING GLOVES

**ROCKET PRIZES:**  
 1. AUTOGRAPHED BOXING GLOVES  
 2. AUTOGRAPHED BOXING GLOVES  
 3. AUTOGRAPHED BOXING GLOVES  
 4. AUTOGRAPHED BOXING GLOVES

**BUY FOUR TICKETS AND SHAKES ONLINE**  
 (Buy four tickets and shake online to win the prize.)

# ROBINSONS MOVIEWORLD

STA. ROSA	LIPA
1. PACQUIA BRADLE 2. SNOW WHITE AND THE HUNTSMAN 3. SNOW WHITE AND THE HUNTSMAN 4. SNOW WHITE AND THE HUNTSMAN 5. SNOW WHITE AND THE HUNTSMAN 6. SNOW WHITE AND THE HUNTSMAN 7. SNOW WHITE AND THE HUNTSMAN 8. SNOW WHITE AND THE HUNTSMAN 9. SNOW WHITE AND THE HUNTSMAN 10. SNOW WHITE AND THE HUNTSMAN	1. PACQUIA BRADLE 2. SNOW WHITE AND THE HUNTSMAN 3. SNOW WHITE AND THE HUNTSMAN 4. SNOW WHITE AND THE HUNTSMAN 5. SNOW WHITE AND THE HUNTSMAN 6. SNOW WHITE AND THE HUNTSMAN 7. SNOW WHITE AND THE HUNTSMAN 8. SNOW WHITE AND THE HUNTSMAN 9. SNOW WHITE AND THE HUNTSMAN 10. SNOW WHITE AND THE HUNTSMAN

CACAMANBRAS	STARVILLS
1. PACQUIA BRADLE 2. SNOW WHITE AND THE HUNTSMAN 3. SNOW WHITE AND THE HUNTSMAN 4. SNOW WHITE AND THE HUNTSMAN 5. SNOW WHITE AND THE HUNTSMAN 6. SNOW WHITE AND THE HUNTSMAN 7. SNOW WHITE AND THE HUNTSMAN 8. SNOW WHITE AND THE HUNTSMAN 9. SNOW WHITE AND THE HUNTSMAN 10. SNOW WHITE AND THE HUNTSMAN	1. PACQUIA BRADLE 2. SNOW WHITE AND THE HUNTSMAN 3. SNOW WHITE AND THE HUNTSMAN 4. SNOW WHITE AND THE HUNTSMAN 5. SNOW WHITE AND THE HUNTSMAN 6. SNOW WHITE AND THE HUNTSMAN 7. SNOW WHITE AND THE HUNTSMAN 8. SNOW WHITE AND THE HUNTSMAN 9. SNOW WHITE AND THE HUNTSMAN 10. SNOW WHITE AND THE HUNTSMAN

IMUS	TACLOBAN
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LOCOS MORTE	DUMAGUETE
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BACOLOD	ILORON
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GENSAN	ANGELES
1. PACQUIA BRADLE 2. SNOW WHITE AND THE HUNTSMAN 3. SNOW WHITE AND THE HUNTSMAN 4. SNOW WHITE AND THE HUNTSMAN 5. SNOW WHITE AND THE HUNTSMAN 6. SNOW WHITE AND THE HUNTSMAN 7. SNOW WHITE AND THE HUNTSMAN 8. SNOW WHITE AND THE HUNTSMAN 9. SNOW WHITE AND THE HUNTSMAN 10. SNOW WHITE AND THE HUNTSMAN	1. PACQUIA BRADLE 2. SNOW WHITE AND THE HUNTSMAN 3. SNOW WHITE AND THE HUNTSMAN 4. SNOW WHITE AND THE HUNTSMAN 5. SNOW WHITE AND THE HUNTSMAN 6. SNOW WHITE AND THE HUNTSMAN 7. SNOW WHITE AND THE HUNTSMAN 8. SNOW WHITE AND THE HUNTSMAN 9. SNOW WHITE AND THE HUNTSMAN 10. SNOW WHITE AND THE HUNTSMAN

PANGASINAN	PALAWAN
1. PACQUIA BRADLE 2. SNOW WHITE AND THE HUNTSMAN 3. SNOW WHITE AND THE HUNTSMAN 4. SNOW WHITE AND THE HUNTSMAN 5. SNOW WHITE AND THE HUNTSMAN 6. SNOW WHITE AND THE HUNTSMAN 7. SNOW WHITE AND THE HUNTSMAN 8. SNOW WHITE AND THE HUNTSMAN 9. SNOW WHITE AND THE HUNTSMAN 10. SNOW WHITE AND THE HUNTSMAN	1. PACQUIA BRADLE 2. SNOW WHITE AND THE HUNTSMAN 3. SNOW WHITE AND THE HUNTSMAN 4. SNOW WHITE AND THE HUNTSMAN 5. SNOW WHITE AND THE HUNTSMAN 6. SNOW WHITE AND THE HUNTSMAN 7. SNOW WHITE AND THE HUNTSMAN 8. SNOW WHITE AND THE HUNTSMAN 9. SNOW WHITE AND THE HUNTSMAN 10. SNOW WHITE AND THE HUNTSMAN











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## BIBLIOTHECA MUSEI HIST. NAT. CLAVS



## by Grant SCOTT



**Dr. Thomas G. Goff**



**Abstract**



## BY HIRSH ET AL.



**Q. 20 to 22. Mr. You** might remember a little — perhaps, nothing too many people remember from exactly you are do some things?

[illegible]

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
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2000	2001	2002
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**Across**

1. Great former commander
6. Way to make peace
9. Not Sicily
12. River in Vietnam
17. Ancient history
18. Alimony
19. Name of actor
20. Confusing
21. Light fabric

**Down**

2. One who's a little off
3. A person who has been
4. To get rid of
5. A small fish
7. A type of bird
8. A kind of food
10. A type of fruit
11. A type of flower
13. A type of tree
14. A type of plant
15. A type of animal
16. A type of insect
19. A type of bird
20. A type of fish
21. A type of fruit

**Hits are missing the Crossword Puzzle that appeared on March 19, 2002 in place of the comment column! Together with yesterday's online article failed to solve due to a problem with our member's website.**

We are running the Encrypted Puzzle that appeared on March 24, 2012 in place of the current one-word together with yesterday's answer which failed to arrive due to a problem with our publisher's website.

















